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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Clarence	
Write the name that is on your government-issued	First name	First name
picture identification (for example, your driver's	Middle name Cutler	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX3107	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Clarence First Name	Cutler Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you	Business name	Business name
	have used in the last		
	8 years	Business name	Business name
	Include trade names and		
	doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
	Whiere you live	100 N Hormitage	ii Debtoi 2 lives at a ullielelit audiess.
		100 N Hermitage Number Street	Number Street
		Chicago Illinois 60612	
		City State Zip Code	City State Zip Code
		Cook	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
_		City State Zip Code	City State Zip Code
6.	Why you are	Check one:	Check one:
	choosing this district to file for bankruptcy	Over the last 180 days before filing this petition, I have	Over the last 180 days before filing this petition, I have
		lived in this district longer than in any other district.	lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Clarence		Cutler	Case number (if knd	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Cas	e		
7. The chapter of the Bankruptcy Code you are choosing to file under		scription of each, see <i>Notice Req</i> . Also, go to the top of page 1 and		C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about he cashier's check, or me may pay with a credit I need to pay the fee Individuals to Pay Yo I request that my fee judge may, but is not the official poverty lim	ow you may pay. Typically, if you oney order. If your attorney is a card or check with a pre-print or in installments. If you choose our Filing Fee in Installments (Compared to a waived (You may request a required to, waive your fee, and that applies to your family soon, you must fill out the Application.	ou are paying the submitting your ed address. ethis option, sign official Form 103 this option only and may do so onlize and you are used.	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for AA</i>). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	V No. Yes. District District District	WhenWhen	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to lin	d obtained an eviction judgment a ne 12. Initial Statement About an Eviction Ikruptcy petition.		st You (Form 101A) and file it with

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Cutler Debtor 1 Clarence __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Clarence
 Cutler
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Clarence First Name	Cutler Middle Name Last N		wn)
	estions for Reporting Purposes	ane	
16. What kind of debts do you have?	16a. Are your debts primarily con "incurred by an individual prin No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily bus money for a business or investing No. Go to line 16c. ✓ Yes. Go to line 17.	nsumer debts? Consumer debts are marily for a personal, family, or house siness debts? Business debts are destinent or through the operation of the we that are not consumer debts or be	ehold purpose." bbts that you incurred to obtain ne business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that funds No.	7. Go to line 18. Do you estimate that after any exempt pr s will be available to distribute to unsecu	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	I have examined this petition, and I	declare under penalty of perjury that	t the information provided is true and
For you	correct. If I have chosen to file under Chapte of title 11, United States Code. I ununder Chapter 7. If no attorney represents me and I dout this document, I have obtained I request relief in accordance with the I understand making a false statement.	er 7, I am aware that I may proceed, inderstand the relief available under each did not pay or agree to pay someone and read the notice required by 11 United States ent, concealing property, or obtaining can result in fines up to \$250,000, or	f eligible, under Chapter 7, 11,12, or 13 ach chapter, and I choose to proceed who is not an attorney to help me fill J.S.C. § 342(b). Code, specified in this petition. g money or property by fraud in or imprisonment for up to 20 years, or
	Executed on 2/10/2018 MM / DD / YY	Executed	on

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Debtor 1 Clarence		Cutler	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the ir	nformation in the schedu	ules filed with the petition is incorrect.
attorney, you do not	· ·	' '		•
need to file this page.	/s/ Hilary L Jabs		Date	2/10/2018
	Signature of Attorney	for Debtor	MI	M / DD / YYYY
	olghataro or / titolino)	.0. 200.0.		
	Hilary L Jabs			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Av	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122234975	Email address	hjabs@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this information to identify your case:								
Debtor 1	Clarence		Cutler					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number (If known)								

П	Check if this is an
	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets
	Value of what you own
Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$9,982.00
1c. Copy line 63, Total of all property on Schedule A/B	\$9,982.00
t 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$8,828.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	+5,5=5.55
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$7,774.73
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$11,504.54
Your total liabilities	\$28,107.27
art 3: Summarize Your Income and Expenses	
Cummanze Tour moome and Expenses	
Schedule I: Your Income (Official Form 106I)	\$4,093.19
•	\$4,093.19
Schedule I: Your Income (Official Form 106I)	\$4,093.19 \$3,488.00

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Deb		Clarence		Cutler	Case number (if k	known)	
Dout		First Name Answer These Question	Middle Name	Last Name	oordo		
Part 4	4	answer These Question	ns for Administrati	ive and Statistical Rec	oras		
6. A	re you	ı filing for bankruptcy und	ler Chapters 7, 11, or	13?			
	No.	. You have nothing to report	rt on this part of the for	rm. Check this box and sul	omit this form to the court w	vith your other sch	edules.
Ī	Yes	S.					
7 14	— Ihat ki	ind of debt do you have?					
/ . VV		•					
Ŀ					ed by an individual primarily to cal purposes. 28 U.S.C. § 18		
		ur debts are not primarily s form to the court with you		u have nothing to report or	n this part of the form. Chec	ck this box and sub	omit
		t ne <i>Statement of Your Cu</i> 122A-1 Line 11; OR , Form			nonthly income from Officia	al	\$5,277.57
9.	Сору	the following special cat	egories of claims fro	m Part 4, line 6 of Sched	ule E/F:		
	From	Part 4 on Schedule E/F,	copy the following:		Total	claim	
	9a. D	omestic support obligations	s (Copy line 6a.)		\$0.00	_	
	9b. Ta	axes and certain other debt	s you owe the governn	nent. (Copy line 6b.)	\$0.00		
	9c. C	laims for death or personal	injury while you were ir	ntoxicated. (Copy line 6c.)	\$0.00		
	9d. S	tudent loans. (Copy line 6f.)		\$0.00		
	9e. O	e. Obligations arising out of a separation agreement or di		r divorce that you did not re	eport as \$0.00		
	priorit	ry claims. (Copy line 6g.)					
	9f. De	ebts to pension or profit-sha	aring plans, and other	similar debts. (Copy line 6h	\$0.00		

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information	n to identify your c	ase:					
					Cutter			
Debtor 1	Clare First	nce Name	Middle N	lame	Cutler Last Name			
Debtor 2								
(Spouse, if fi	ling) First	Name	Middle N	lame	Last Name			
United Sta	ates Bankru _l	otcy Court for the:	Northern		District of Illinois (State)			
Case num (If known)	nber							
Officia	al Form	106A/B						Check if this is an amended filing
Sche	dule A	/B: Prope	rty					12/1
category v responsibl write your	where you le for suppl name and	think it fits best. E ying correct infor case number (if k	Be as complete a mation. If more s known). Answer e	nd ac pace very	asset only once. If an asset fits in mor ccurate as possible. If two married peo is needed, attach a separate sheet to question. or Other Real Estate You Own or H	ple are this fo	e filing together, both a orm. On the top of any a	are equally
			_					
	No. Go to		quitable iliterest i	III ali	y residence, building, land, or similar p	noperi	y:	
ш	res. Writere	e is the property?		\A/L	at in the manager. Chank all that apply		Do not doduct accured	alaima ar ayamatiana Dut
1.1				VI	at is the property? Check all that apply. Single-family home		the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i>
	Street addr	ess, if available, or	other description	H	Duplex or multi-unit building		Creditors Who Have Cla	nims Secured by Property.
				H	Condominium or cooperative		Current value of the	Current value of the
				Ħ	Manufactured or mobile home		entire property?	portion you own?
	Niversia	Ohreat		Ħ	Land			
	Number	Street			Investment property		Describe the nature of interest (such as fee s	
	City	State	Zip Code		Timeshare Other		the entireties, or a life	
	City	State	2.p 0000	Wh	o has an interest in the property? Chec	ck	Check if this is co	ommunity property
				one).			
				Ш	Debtor 1 only			
					Debtor 2 only			
				Н	Debtor 1 and Debtor 2 only At least one of the debtors and another			
					ier information you wish to add about t perty identification number:	inis ite	m, such as local	
If you	own or hav	e more than one, li	st here:					
				Wh	at is the property? Check all that apply.			claims or exemptions. Put
1.2	Street addr	ess, if available, or	other description	Ш	Single-family home			red claims on Schedule D: aims Secured by Property.
			·		Duplex or multi-unit building		Current value of the	Current value of the
					Condominium or cooperative Manufactured or mobile home		entire property?	portion you own?
				\blacksquare	Land			
	Number	Street		H	Investment property		Describe the nature of	
				H	Timeshare		interest (such as fee s the entireties, or a life	
	City	State	Zip Code	Ħ	Other			
					o has an interest in the property? Chec	ck	Check if this is co	ommunity property
				one	Debtor 1 only			
				H	Debtor 2 only			
				H	Debtor 1 and Debtor 2 only			
				H	At least one of the debtors and another			
				Oth	er information you wish to add about t perty identification number:	his ite	m, such as local	

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btor 1 Clarence			Cutler	Case number	(if known)	
First Name		Middle Name	Last Name			
Street address,	if available, or ot		What is the property? Check all that app Single-family home Duplex or multi-unit building	oly.	the amount of any secu	claims or exemptions. Pured claims on Schedule Lims Secured by Property.
			Condominium or cooperative Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
Number S	Street State	Zip Code	Land Investment property Timeshare Other		Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
			Who has an interest in the property? C Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another		Check if this is co (see instructions)	mmunity property
			Other information you wish to add about property identification number:all of your entries from Part 1, including nere.			
ou own, lease, o	ne else drives. If y	equitable interes	st in any vehicles, whether they are reg also report it on Schedule G: Executory C rcycles		-	
Yes						
3.1 Make Model: Year:		Chevrolet Impala 2009	Who has an interest in the propert one. Debtor 1 only	ty? Check	the amount of any secu	claims or exemptions. Fured claims on Schedule aims Secured by Propert
Other info	ate mileage: ormation: evrolet Impala	18000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar	nother	Current value of the entire property? \$4225.00	Current value of the portion you own? \$4225.00
			Check if this is community pro instructions)	perty (see		
3.2 Make Model: Year:		Chevrolet Tahoe 2006	Who has an interest in the propert one. Debtor 1 only	ty? Check	Do not deduct secured the amount of any secu- Creditors Who Have Cla	red claims on <i>Schedul</i> e
Approxim Other info	ate mileage: ormation: evrolet Tahoe	180000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar	nother	Current value of the entire property? \$4425.00	Current value of the portion you own? \$4425.00
			Check if this is community pro	perty (see		

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DIOI I	Clarence First Name	Middle Name	Cutler Last Name		er (if known)	
	First Name	iviidale Name				
3.3	Make		Who has an interest in the prop	perty? Check	Do not deduct secured	•
	Model:		one.		the amount of any secu	ired claims on <i>Scriedule</i> nims Secured by Propert
	Year: Approximate mileage:		Debtor 1 only		Oreanois vino riave or	ums decured by moperi
	Approximate mileage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors an	nd another		
			Check if this is community	property (see		
			instructions)			
3.4	Make		Who has an interest in the prop	perty? Check	Do not deduct secured	claims or exemptions. F
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors an	nd another		
			Check if this is community	property (see		
Exar			er recreational vehicles, other vehicles, other vehicles, other vehicles, motion vessels, snowmobiles, motion			
Exar	mples: Boats, trailers, motors No Yes Make		er recreational vehicles, other vehit, fishing vessels, snowmobiles, mot Who has an interest in the prop	orcycle accessori	Do not deduct secured	•
Exar	nples: Boats, trailers, motors No Yes		er recreational vehicles, other vehit, fishing vessels, snowmobiles, mot Who has an interest in the projone.	orcycle accessori	Do not deduct secured the amount of any secu	•
Exar	mples: Boats, trailers, motors No Yes Make Model:		who has an interest in the propone. Debtor 1 only	orcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the propone. Debtor 1 only Debtor 2 only	orcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	mples: Boats, trailers, motors No Yes Make Model: Year:		who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 2 only	orcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
Exar	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the propone. Debtor 1 only Debtor 2 only At least one of the debtors an	orcycle accessori perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
Exar	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 2 only	orcycle accessori perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the propone. Debtor 1 only Debtor 2 only At least one of the debtors an	perty? Check ad another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the portion you own?
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:		who has an interest in the propone. Debtor 1 only Debtor 2 only At least one of the debtors an Check if this is community instructions)	perty? Check ad another property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions) Who has an interest in the propone.	perty? Check ad another property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. F
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions) Who has an interest in the propone.	perty? Check ad another property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the propone. Debtor 1 only Debtor 2 only At least one of the debtors an Check if this is community instructions) Who has an interest in the propone. Debtor 1 and Debtor 2 only At least one of the debtors an Debtor 1 only instructions)	perty? Check ad another property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule hims Secured by Propert
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the propone. Debtor 1 only Debtor 2 only At least one of the debtors an Check if this is community instructions) Who has an interest in the propone. Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions) Who has an interest in the propone. Debtor 1 only Debtor 2 only	perty? Check and another property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. For the claims on Schedule hims Secured by Propert Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the propone. Debtor 1 only Debtor 2 only At least one of the debtors an Check if this is community instructions) Who has an interest in the propone. Debtor 1 and Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 only Debtor 5 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only	perty? Check and another property (see perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. For the claims on Schedule hims Secured by Propert Current value of the

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Cutler Debtor 1 Clarence Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No Yes. Describe... 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cellphone \$20.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Clothing \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$520.00 for Part 3. Write that number here

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Debtor 1 Clarence Cutler Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$812.00 17.1. Checking account: Chase Bank 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Clarence	NO. 1 11 NO.	Cutler	Case number (if known)	
	First Name	Middle Name	Last Name		
20.		orate bonds and other negotia include personal checks, cashiers			
	Non-negotiable instrum	ents are those you cannot transfe	er to someone by signing	or delivering them.	
	✓ No				
	Yes. Give specific				
	information about	Issuer name:			
	them				
					_
					_
21	Retirement or pension	accounts			
), thrift savings accounts	, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			_
		Pension plan:			_
		IRA:			_
		Retirement account:			_
		Keogh:			_
		Additional account:			
		Additional account:			
22.	Security deposits and	prepayments	·		-
		d deposits you have made so tha with landlords, prepaid rent, publ			
	companies, or others	man landiordo, propala rom, pas-	ie aimaee (eleeme, gae, n	a.s.,, 181888a	
	✓ No		Institution name:		
	Yes	Electric:			_
		Gas:			
		Heating oil:	_		
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			_
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money t	o you, either for life or for	a number of years)	
	✓ No				
	Yes	Issuer name and description:			
					_

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Debt	or 1 Clarence First Name	NA:-	dle Name	Cutler Last Name	Case number (if known)	
24.	Interests in a	n education IRA, in an	account in a qua		ınder a qualified state tuition program.	
		530(b)(1), 529A(b), and 5	29(b)(1).			
	✓ No Yes	Institution name and des	scription. Separatel	y file the records of any int	erests.11 U.S.C. § 521(c):	
		-				
25.		able or future interests or your benefit	in property (othe	r than anything listed in	line 1), and rights or powers	
	✓ No					
	Yes. Desc	cribe				
26.	Patents, cop	yrights, trademarks, tra	de secrets, and o	other intellectual proper	tv	
		ernet domain names, web	sites, proceeds fro	om royalties and licensing a	greements	
	✓ No Yes. Desc	cribe				
	ш					
27.		nchises, and other gene	-			
	No No	liding permits, exclusive in	cerises, cooperativ	e association noidings, liqu	uor licenses, professional licenses	
	Yes. Desc	cribe				
Mor	ney or prope	rty owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or prope					portion you own? Do not deduct secured
	Tax refunds o	wed to you			Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give about	wed to you specific information It them, including whethe	r		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give about your	wed to you specific information	r		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds or No Yes. Give about your and for the support of the	wed to you specific information It them, including whethe already filed the returns the tax years			State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and and are refunds or ref	wed to you specific information It them, including whethe already filed the returns the tax years		t, child support, maintenar	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	wed to you specific information It them, including whethe already filed the returns the tax years		t, child support, maintenar	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	wed to you specific information It them, including whethe already filed the returns the tax years t t due or lump sum alimon		t, child support, maintenar	State: Local: nce, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	wed to you specific information It them, including whethe already filed the returns the tax years t t due or lump sum alimon		t, child support, maintenar	State: Local: nce, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	wed to you specific information It them, including whethe already filed the returns the tax years t t due or lump sum alimon		t, child support, maintenar	State: Local: nce, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00
29.	Tax refunds or ✓ No Yes. Give about your and a second of the second o	wed to you specific information It them, including whethe already filed the returns the tax years t t due or lump sum alimon specific information		t, child support, maintenar	State: Local: Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
29.	Tax refunds or No Yes. Give about you and	specific information at them, including whethe already filed the returns the tax years It t due or lump sum alimon specific information	rance payments, d	isability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00
29.	Tax refunds or No Yes. Give about you and	wed to you specific information It them, including whethe already filed the returns the tax years It due or lump sum alimon specific information	rance payments, d	isability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
29.	Tax refunds or No Yes. Give about your and	specific information it them, including whethe already filed the returns the tax years It due or lump sum alimon specific information	rance payments, d	isability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00

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Deb	tor 1 Clarence		Cutler	Case number (if known)	
	First Name	Middle Name	Last Name		
31.			savings account (HSA); credit,	homeowner's, or renter's insurance	
	✓ No				
	$\stackrel{\smile}{\smile}$	C	ompany name:	Beneficiary:	Surrender or refund value
	Yes. Name the insu of each policy and I				
	or cach policy and i				<u> </u>
				<u> </u>	<u> </u>
20	Any interest in manage		manna who has diad		
52.	If you are the beneficiary	•		cy, or are currently entitled to receive	
	property because some	one has died.			
	✓ No				
	Yes. Describe				
33.		arties, whether or not you nployment disputes, insurar	have filed a lawsuit or made	a demand for payment	
		iipioyiiieiit disputes, iiisutai	ice ciaims, or rights to sue		
	✓ No				
	Yes. Describe				
	_				
0.4	046				
34.	to set off claims	uniiquidated claims of ev	ery nature, including counter	claims of the debtor and rights	
	_				
	✓ No				_
	Yes. Describe				
35	Any financial assets ye	ou did not already list			
55.	Ally illiancial assets yo	ou did not alleady list			
	✓ No				
	Yes. Describe				
36.	Add the dollar value o	f all of your entries from F	art 4, including any entries f	or pages you have attached	¢010.00
					\$812.00
Part	Describe Any Bu	ısiness-Related Prone	rty You Own or Have an I	nterest In. List any real estate in P	art 1
37.	-		est in any business-related p	<u>-</u>	
37.	Do you own or have an	ly legal of equitable lifter	est iii aliy busiiless-relateu p	roperty:	Current value of the
	No. Go to Part 6.				portion you own?
	Yes. Go to line 38.				Do not deduct secured claims
00					or exemptions
38.	Accounts receivable of	or commissions you alread	y earned		
	✓ No				
	Yes. Describe				7
	_				
39.	Office equipment, furn		adama printara agniara fay m	achinos rugo talanhanas daska chaira a	loctronia dovices
	LAAITIPIES. DUSITIESS-TER	ateu computers, software, fr	ouems, primers, copiers, fax m	achines, rugs, telephones, desks, chairs, e	CONTINU MENICES
	✓ No				
	Yes. Describe				
	-				

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Deb	tor 1 Clarence	Cutler	Case number (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equip	oment, supplies you use in business, and tools of your trad	e	
	✓ No			
	Yes. Describe			
41.	Inventory			
	✓ No			
	Yes. Describe			
	1 301 2 300 112 0111			
42.	Interests in partnerships	or joint ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			
43	Customer lists, mailing list	s or other compilations		
70.		s, or other complications		
	✓ No			
	Yes. Do your lists include	de personally identifiable information (as defined in 11 U.S.C. §	101(41A))?	
	☐ No			
	<u></u>			
	Yes. Describe.			
44	Any business-related prop	perty you did not already list		
		sorty you are not an outly not		
	✓ No			<u> </u>
	Yes. Give specific			
	information			-
				-
				-
45 A	dd the dellar value of all of	f your antries from Part 5 including any entries for pages	you have attached	
		f your entries from Part 5, including any entries for pages yere		
<u> </u>				
Part	6: Describe Any Farm	- and Commercial Fishing-Related Property You C	Own or Have an Interest In.	
	If you own or have an inte	rest in farmland, list it in Part 1.		
46.	Do you own or have any le	egal or equitable interest in any farm- or commercial fishi	ng-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			ortion you own?
	Tes. do to line 47.			Oo not deduct secured claims or exemptions
47	Farm animals			
71.	Examples: Livestock, poultr	y, farm-raised fish		
	No No		1	
	Yes. Describe			

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Debt	or 1 Clarenc		Middle Name	Cutler Last Name	Case number (if known)	
48.			or harvested			
	✓ No					
	Yes. De	escribe				
	-	L				
49.	Farm and	fishing equip	oment, implements, machinery, fixt	ures, and tools of trad	e	
	No Voc. D	escribe				
	L Tes. Di	escribe				
50.	Farm and	fishing supp	lies, chemicals, and feed			
	√ No	0	,			
	Yes. De	escribe				
51.	Any farm-	and comme	rcial fishing-related property you di	d not already list		
	✓ No					
	Yes. De	escribe				
	-					
			ll of your entries from Part 6, includ		ges you have attached	
•						
Part 7	. Descr	ibe All Pro	perty You Own or Have an Inte	rest in That You Di	d Not List Above	
53.	Do you hav	e other pro	perty of any kind you did not alread			
	Examples: S	Season ticket	s, country club membership			
		ve specific				
	informa	ation				
54. Ac	dd the dolla	r value of al	I of your entries from Part 7. Write	that number here		>
			•			
Part 8	liet th	o Totals of	Each Part of this Form			
Part	LIST UI	e rotais oi	Lacii Fait Oi tilis Foi III			
55. P	art 1: Tota	l real estate	, line 2			
56. p	art 2 total	vehicles, lin	e 5	\$8650.00		
57. P	art 3: Total	personal ar	nd household items, line 15	\$520.00		
58. P	art 4: Total	financial as	ssets, line 36	\$812.00	<u> </u>	
59. P	art 5: Tota	l business-re	elated property, line 45	• • • • •	<u> </u>	
60. P	art 6: Tota	I farm- and t	fishing-related property, line 52		<u> </u>	
61. P	art 7: Tota	l other prop	erty not listed, line 54			
62. T	otal persor	nal property.	Add lines 56 through 61	\$9982.00		+ \$9982.00
					Copy personal property	r total ▶
00.5		.	NAME OF THE OWNER OWNER OF THE OWNER OWNE			\$9982.00
63. F	otal of all p	roperty on S	Schedule A/B. Add line 55 + line 62			

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	Form 106C	erty You Clain		amended filing
(If known)				Check if this is
Case number			(State)	
United States I	Bankruptcy Court for the:	Northern	District of Illinois	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
Dobto! 1	First Name	Middle Name	Last Name	
Debtor 1	Clarence		Cutler	

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt					
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.				
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)				
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)						
2.	For any property you list on Schedule A	N/B that you claim as e	exempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
		Copy the value from Schedule A/B					
	Brief description: Chevrolet Impala, 2009, 2009 Chevrolet Impala	\$4,225.00	\$0 100% of fair market value, up to any	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
	Line from Schedule A/B: 03		applicable statutory limit				
	Brief description: Chevrolet Tahoe, 2006, 2006 Chevrolet Tahoe Line from Schedule A/B: 03	\$4,425.00	\$2,400.00; \$2,025.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
3.	Are you claiming a homestead exempting (Subject to adjustment on 4/01/19 and every No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?				

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Debtor 1	Clarence		Cutler	Case number (if known)	
	First Name Mid	dle Name	Last Name		
Part 2:	Additional Page				
line	of description of the property and on Schedule A/B that lists this perty	Current value of the portion you own Copy the value from Schedule A/B	Check only one	exemption you claim box for each exemption.	Specific laws that allow exemption
Line	f cription: Checking account, Chase Bank from edule A/B: 17	\$812.00		\$812.00 ir market value, up to any statutory limit	735 ILCS 5/12-1001(b)
Line	f cription: Cellphone from edule A/B: 07	\$20.00		\$20.00 ir market value, up to any statutory limit	735 ILCS 5/12-1001(b)
Line	cription: Misc. Clothing from edule A/B: 11	\$500.00		\$500.00 ir market value, up to any statutory limit	735 ILCS 5/12-1001(a)

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		Doc	ument Page 22 01	12		
Fill in this infor	mation to identify your ca	se:				
Debtor 1	Clarence		Cutler			
Debtor 1	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
Case number			(State)			
(If known)						Check if this is an
Official	Form 106D					mended filing
Schedi	ıle D: Credito	ors Who Hav	e Claims Secure	ed by Pron	ertv	12/15
more space is	-		are filing together, both are equoer the entries, and attach it to t	•		
	creditors have claims se	ocured by your property	r?			
			th your other schedules. You hav	e nothing else to ren	ort on this form	
			ar your outer seriedales. Four lav	c not mig clac to repo	or correlis form.	
	Fill in all of the information	i Delow.				
Part 1: List	All Secured Claims					
	secured claims. If a credit		•	Column A	Column B	Column C
		· · · · · · · · · · · · · · · · · · ·	cular claim, list the other creditors rder according to the creditor's	Amount of claim	Value of	Unsecured
name.	76 maon as possible, list	the dains in diphabetical o	raci according to the dication s	Do not deduct the value of collateral.	collateral that supports	portion If any
					this claim	,
	SLENDALE HEIGHTS	Describe the property t	hat secures the claim:	\$8,828.00	\$4,225.00	\$4,603.00
Creditor's	s Name NORTH AVE	2009 Chevrolet Impala				
Numb			the claim is: Check all that apply.			
		Contingent				
GLEND	ALE	Unliquidated				
HEIGHT City	TS IL 60139 State ZIP Code	Disputed				
	ves the debt? Check one.	Nature of lien. Check all	that apply.			
✓ Deb	otor 1 only	_	ade (such as mortgage or secured			
☐ Deb	otor 2 only	car loan)	and (chair an incregage or course			
Deb	otor 1 and Debtor 2 only	Statutory lien (such a	s tax lien, mechanic's lien)			
	east one of the debtors	Judgment lien from a	a lawsuit			
	l another eck if this claim relates	Other (including a rig	ht to offset)			
L to a	a community debt	Last 4 digits of account	number 8737			
Date de incurre	ebt was <u>4/2016</u> d					

 $\label{eq:Add-def} \textbf{Add the dollar value of your entries in Column A on this page. Write that number}$

here:

\$8,828.00

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Fill in t	his inforn	nation to identify your ca	ase:					
Debtor	r 1	Clarence		Cutler				
Debtor	r 2	First Name	Middle Name	Last Name				
(Spouse	, if filing)	First Name	Middle Name	Last Name				
United	States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case n	number n)			(oraco)				
Offic	cial Fo	orm 106E/F				Chec	k if this is an	amended filing
Sch	nedu	ile E/F: Cre	ditors Who	o Have Unsecur	ed Claims			12/15
other p Form 1 claims the ent known) Part 1	arty to a 06A/B) a that are tries in the cries in the cri	ny executory contracts nd on Schedule G: Exe listed in Schedule D: C	s or unexpired leases to cutory Contracts and lo creditors Who Hold Clai tach the Continuation Y Unsecured Claims		st executory contract 06G). Do not include a space is needed, copy	s on Sc <i>hedul</i> any creditors the Part you	le <i>A/B: Prope</i> with partial u need, fill it	erty (Official lly secured out, number
2. L lis	sted, iden s much a continuation	tify what type of claim it i s possible, list the claims on Page of Part 1. If more	is. If a claim has both pri s in alphabetical order acc e than one creditor holds	s more than one priority unsecured ority and nonpriority amounts, list the cording to the creditor's name. If you is a particular claim, list the other credits for this form in the instruction both	at claim here and show have more than two pi itors in Part 3.	both priority	and nonprior	ity amounts.
· ·	·	,			,	Total claim	Priority amount	Nonpriority amount
	ILLINOIS Priority C	S DCFS reditor's Name		Last 4 digits of account numbe	r <u>0000</u>	\$7,774.00	\$7,774.00	\$0.00
	Debt Debt Debt At lea	Street	nd another	When was the debt incurred? As of the date you file, the claimapply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claimage and certain other debts government Claims for death or personal intoxicated Other. Specify Child	aim: you owe the			
	IRS Priority C	reditor's Name		Last 4 digits of account numbe	r	\$0.73	\$0.73	\$0.00
	Po Box 7	346		When was the debt incurred?	n/a			
	Debt Debt Debt At lea	Street hia Pennsylvar State urred the debt? Check of or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors an ck if this claim relates aim subject to offset?	Zip Code one. ad another	As of the date you file, the claim apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured of price and certain other debts government Claims for death or personal intoxicated Other. Specify	aim: you owe the			

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Cutler Debtor 1 Clarence Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 AFNI, INC \$650.00 Last 4 digits of account number 1111 Nonpriority Creditor's Name When was the debt incurred? 6/2017 PO Box 3517 Number Street As of the date you file, the claim is: Check all that apply. Contingent 61702 Bloomington Illinois Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: **✓** No Other. Specify COMCAST Yes 4.2 Americash \$652.54 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9500 S Halsted St n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60628 Chicago Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Pay Day Loan Is the claim subject to offset? **✓** No City of Chicago - Parking and red Light Tickets \$3,300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Department of Revenue - PO Box 88292 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Parking Tickets Is the claim subject to offset? **✓** No Yes

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 Debtor 1 First Name
 Clarence First Name
 Cutler Last Name
 Case number (if known)

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. 4.4 ComEd	######################################
Nonpriority Creditor's Name 3 Lincoln Center Number Street Bankruptcy Section Oakbrook Terrace Illinois 60181 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Collecting For - As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Collecting For -	\$450.00
Street Street Street Street Street Sankruptcy Section Contingent Contingent Unliquidated Disputed City State Zip Code Disputed Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Other. Specify Collecting For - Other Specify C	
As of the date you file, the claim is: Check all that apply. Contingent	
Oakbrook Terrace Illinois 60181 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Collecting For -	
Oakbrook Terrace Illinois 60181 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Collecting For - I ast 4 digits of account number 2964	
OakDrook Terrace City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes Disputed Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Collecting For - Other Specify Collecting For - Ot	
Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Collecting For - 1 ast 4 digits of account number 2964	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes A.5 CREDIT ONE BANK NA Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Collecting For -	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes Debts to pension or profit-sharing plans, and other similar debts Collecting For - Collecting For - Last 4 digits of account number 2964	
Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes Yes At digits of account number 2964	
debts Check if this claim relates to a community debt Is the claim subject to offset? No Yes 4.5 CREDIT ONE BANK NA Last 4 digits of account number. 2964	
Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ✓ Yes 4.5 CREDIT ONE BANK NA Last 4 digits of account number 2964	
✓ No ☐ Yes 4.5 CREDIT ONE BANK NA Last 4 digits of account number 2964	
Yes 4.5 CREDIT ONE BANK NA Last 4 digits of account number 2964	
4.5 CREDIT ONE BANK NA Last 4 digits of account number 2964	
Nonpriority Creditorle Neme	\$590.00
PO BOX 98875 When was the debt incurred? 7/2016	
Number Street As of the date you file, the claim is: Check all that apply.	
Contingent	
LAS VEGAS Nevada 89193 Unliquidated	
City State Zip Code	
Who incurred the debt? Check one. Disputed Disputed	
Type of NONPRIORITY unsecured claim:	
Student loans Debtor 1 and Debtor 2 only	
Obligations arising out of a separation agreement of	
Debts to pension or profit-sharing plans, and other similar	
Check if this claim relates to a community debt	
Is the claim subject to offset? Other. Specify CreditCard Other. Specify	
V No	
Yes	
4.6 ENHANCED RECOVERY CO L Nonpriority Creditor's Name Last 4 digits of account number 4494	\$945.00
8014 BAYBERRY RD When was the debt incurred? 7/2016	
Number Street As of the date you file, the claim is: Check all that apply.	
Contingent	
JACKSONVILLE Florida 32256 Unliquidated	
City State Zip Code Who incurred the debt? Check one. Disputed	
Debtor 1 only Type of NONPRIORITY unsecured claim:	
Debtor 2 only	
Student loans Debtor 1 and Debtor 2 only Obligations grising out of a separation agreement or	
Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Debts to pension or profit-sharing plans, and other similar	
Is the claim subject to offset? No Other. Specify ORIGINAL CREDITOR: SPRINT	

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 Debtor 1 First Name
 Clarence First Name
 Cutler Last Name
 Case number (if known)

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning with	h 4.5, followed by 4.6, and so forth.	Total claim
4.7	ENHANCED RECOVERY CO L Nonpriority Creditor's Name 8014 BAYBERRY RD Number Street	Last 4 digits of account number 9183 When was the debt incurred? 11/2016 As of the date you file, the claim is: Check all that apply.	\$526.00
	JACKSONVILLE Florida 32256 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for Other. Specify ORIGINAL CREDITOR: TMOBILE	
4.8	LOCKHART,MORRIS & MONT Nonpriority Creditor's Name 1401 N CENTRAL EXPY STE Number Street RICHARDSON Texas 75080 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred? 8/2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: WESTERN Other. Specify EXPRESS INC.	\$2,905.00
4.9	PAYLIANCE Nonpriority Creditor's Name 3 EASTON OVAL 2ND FLOOR Number Street COLUMBUS Ohio 43219 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number 008R When was the debt incurred? 7/2011 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: Other. Specify WOODMAN S - ONALASKA #24	\$204.00

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Cutler Debtor 1 Clarence Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 **PAYLIANCE** \$192.00 Last 4 digits of account number Nonpriority Creditor's Name 3 EASTON OVAL 2ND FLOOR When was the debt incurred? 8/2011 As of the date you file, the claim is: Check all that apply. Contingent **COLUMBUS** Ohio 43219 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: **✓** No Other. Specify WOODMAN S - ONALASKA #24 Yes 4.11 People's Gas \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 130 E. Randolph Drive When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Collecting For -Is the claim subject to offset? **✓** No Yes WEBBANK/FINGERHUT 4.12 \$590.00 5345 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1/2016 7075 Flying Cloud Dr Number Street As of the date you file, the claim is: Check all that apply. Contingent 55344 Eden Prairie Minnesota Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify

CreditCard

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Debtor	r 1 Clarence First Name		Middle Name	Cutler Last Name	Case n	umber (if known)			
Part 3:	List Oth	ers to Be Notified	About a Debt That	You Already List	ed				
cc cr	ollection ag	ency is trying to colle ency here. Similarly, i e. If you do not have a	ct from you for a del f you have more that	ot you owe to some	one else, list the or ny of the debts tha	u already listed in Parts 1 or 2. For example, if a riginal creditor in Parts 1 or 2, then list the tyou listed in Parts 1 or 2, list the additional 2, do not fill out or submit this page.			
	ame	INNISCID		On which entry in Part 1 or Part 2 did you list the original creditor?					
<u>1</u>	111 W JACKSON BLVD S-400		Line 4.3	of (Check	Part 1: Creditors with Priority Unsecured Claims				
N _	lumber S	treet			one):	Part 2: Creditors with Nonpriority Unsecured Claims			
С	HICAGO	Illinois	60604	Last 4 digits of	of account number				
C	ity	State	Zip Code						

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Debtor 1 Clarence Cutler Case number (if known)

FIRST INA	me Middle Name Last Name			
Part 4: Add ti	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting p	urposes
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$7,774.73	
	amount here.	6-	\$7,774.73	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$11,504.54	
	6i Total Add lines 6f through 6i	6i	\$11,504.54	

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Fill in this information to identify your case:						
Debtor 1	Clarence		Cutler			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States B	sankruptcy Court for the:	Northern	District of Illinois (State)			
Case number			(Otato)			
(If known)	-					

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			Do	cument i	age 31	0172	
Fill in th	nis infori	mation to identify your c	ase:				
Debtor	1	Clarence		Cutler			
		First Name	Middle Name	Last Name		_	
Debtor							
(Spouse,	if filing)	First Name	Middle Name	Last Name			
United	States B	ankruptcy Court for the:	Northern	District of Illinois			
				(State)		_	
(If known)						-	
,						Check if this is	an
						amended filing	
Offic	rial	Form 106H					
<u> </u>	Jiai	1 01111 10011					
Sche	edule	e H: Your Cod	lebtors			12/ ⁻	15
Codobte	oro oro	noonlo or ontitioo who	ara alaa liabla far any dal	ata yau may haya B	20.00.00mr	plete and accurate as possible. If two married people are	_
		•	-			e is needed, copy the Additional Page, fill it out, and number	
the entr	ies in t	he boxes on the left. At				ny Additional Pages, write your name and case number (if	
known).	Answe	r every question.					
1. Do	vou ha	ve any codebtors? (If vo	ou are filing a joint case, do	not list either spouse	as a codel	ebtor)	_
	No	io un j coudultoion (ii j	ou alo illing a joint odoo, do	The met entire operate	, 40 4 00 40.	2.6.1,	
<u> </u>	l Yes						
			lived in a community pro tico, Puerto Rico, Texas, W			nmunity property states and territories include Arizona, California,	
100		Go to line 3.	ilico, i deito ilico, i exas, w	asinington, and wisco	J113II1. <i>)</i>		
			or an auga, or local acquire	lant live with you at	the time?		
L		• •	er spouse, or legal equiva	ient live with you at	une ume?		
		No · · · · · · · · · · · · · · · · · · ·					
		Yes. In which communit	y state or territory did you	ı live?	Fil	ill in the name and current address of that person.	
		Name of your spouse, f	ormer spouse, or legal equ	ivalent			
		Normale au Chua at					
		Number Street					
		City	State	Zir	o Code	•	
		- J					
3. In	Column	1, list all of your codel	otors. Do not include you	spouse as a codeb	tor if your	r spouse is filing with you. List the person shown in line 2	

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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				3			
Fill in this in	formation to identify	your case:					
Debtor 1	Clarence		Cutler				
	First Name	Middle Name	Last N	ame	Che	eck if this is:	
Debtor 2 (Spouse, if filing	() First Name	Middle Name	Last N	omo	_	An amended filing	
		Middle Name				A supplement showing p	ost-natition chanter 13
United States the:	Bankruptcy Court for	Northern	_ District of Illi	nois tate)		expenses as of the follow	
Case number			(0	iai e)			
(If known)						MM / DD / YYYY	
Official	Form 106I						
Schedu	le I: Your In	come					12/15
information a spouse. If mo number (if ki	about your spouse. I		d your spous	se is not fili	ng with you, do	not include information	on about your
	ur employment		Debtor 1			Debtor 2	
informati	on.	Employment status	- Cmple	T Frankright		- Employed	
_	e more than one job, eparate page with	p.cyc.u.c.u.u	✓ Emplo	yea nployed		Employed Not Employed	
informatio	n about additional		LINOCE	прюуса		Trot Employed	
employers	3.	Occupation	Truck Drive	er		_	
	art time, seasonal, or byed work.	Employer's name	Nu-Way T	ransportation	Services Inc.		
-		Employer's address	2 Access Way Number Street				
	on may include student naker, if it applies.				Number Street		
						-	
						_	
			Bloomingt	o Illinois	61705		
			n City	State	Zip Code	_ City S	State Zip Code
		How long employed there?	7 months				
Part 2: Gi	ve Details About N						
		the date you file this form	n. If you have	nothing to re	eport for any line, v	write \$0 in the space. Inc	lude your non-filing
spouse unle	ss you are separated.		-	_		•	
, ,	r non-filing spouse hav , attach a separate she	e more than one employer, et to this form.	combine the	information f	or all employers fo	•	s below. If you need
				Fo	or Debtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (befo , calculate what the monthly		2.	\$5,768.40		_
3. Estimat	e and list monthly over	rtime pay.		3	+ \$0.00		<u>-</u> _
4. Calcula	ite gross income. Add li	ine 2 + line 3.		4.	\$5,768.40		

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Debto	·	utler	Case number	r <i>(if</i>					
	First Name Middle Name La	st Name	For Debtor 1	For Debtor 2 or non-filing spouse					
Сор	y line 4 here	→ 4.	\$5,768.40						
-	all payroll deductions:								
5a.	Tax, Medicare, and Social Security deductions	5a.	\$1,711.36						
5b.	Mandatory contributions for retirement plans	5b.	\$0.00						
5c.	Voluntary contributions for retirement plans	5c.	\$0.00						
5d.	Required repayments of retirement fund loans	5d.	\$0.00						
5e.	Insurance	5e.	\$205.83						
5f.	Domestic support obligations	5f.	\$0.00						
5g.	Union dues	5g.	\$0.00	<u> </u>					
5h.	Other deductions. Specify: Uniform Costs	5h. +	\$8.02 +	<u> </u>					
6. Add +5h.	the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5f - 6c + 6c$	+ 5g 6.	\$1,925.21						
7. Cald	culate total monthly take-home pay. Subtract line 6 from line 4	1. 7.	\$3,843.19						
8. List	all other income regularly received:								
	Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing								
	gross receipts, ordinary and necessary business expenses, and	0.5	00.00						
	the total monthly net income. Interest and dividends	8a. 8b.	\$0.00 \$0.00						
	Family support payments that you, a non-filing spouse, or a	ob	\$0.00						
	dependent regularly receive								
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00						
	Unemployment compensation	8d.	\$0.00						
8e.	Social Security	8e.	\$0.00						
	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any noncash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:		#0.00						
8.0	Pension or retirement income	8f.	\$0.00 \$0.00						
_	Other monthly income. Specify:	8g. 8h. +	\$250.00 +						
	ticipated 2017 Federal Tax Refund	OII. +	Ψ230.00 +						
9. Add	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8g	8h. 9.	\$250.00						
	culate monthly income. Add line 7 + line 9. If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spo	10.	\$4,093.19	=	\$4,093.19				
Incl frier	ate all other regular contributions to the expenses that you had contributions from an unmarried partner, members of your hads or relatives.	ousehold, your d	ependents, your roomn						
	not include any amounts already included in lines 2-10 or amour	its that are not av	allable to pay expenses		. ¢0.00				
Spe	ecify:			11 	+ \$0.00				
	d the amount in the last column of line 10 to the amount in the that amount on the Summary of Schedules and Statistical Sum			•	\$4,093.19				
					Combined monthly income				
13. Do	monthly income 13. Do you expect an increase or decrease within the year after you file this form? No.								
	Von Evolein:								
L	Yes. Explain:								

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		Doc	ument Page 34 of A	(2	
Fill in this infor	mation to identify your	case:			
Debtor 1	Clarence		Cutler		
Dalatano	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	g
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	A supplement she expenses as of the	owing post-petition chapter 13 ne following date:
Case number (If known)				MM / DD / YYYY	
Official	Form 106J				
	e J: Your Exp	enses			12/15
information. If (if known). Ans		attach another sheet to thi	are filing together, both are equals form. On the top of any addition		
1. Is this a joi					
No. Go	to line 2				
Yes. Do	oes Debtor 2 live in a s	eparate household?			
	¬No				
L	_	le Official Forms 106.I-2 Expe	enses for Separate Household of De	ehtor 2	
2 Do you hav		·	Siroco for deparate frodoction of De	Dior E.	
Do not list D	<u>\</u>	es. Fill out this information for	Dependent's relationship to	Dependent's	Does dependent live
Debtor 2.	e	ach dependent	Debtor 1 or Debtor 2	age	with you?
	enses include f people other	0			
than		es			
yourself and dependents	u your				
Part 2: Estin	mate Your Ongoing	Monthly Expenses			
	of a date after the bank		you are using this form as a sup pplemental Schedule J, check t		
		cash government assistance t on Schedule I: Your Incom			Your expenses
	or home ownership ex or the ground or lot. 4.	openses for your residence.	Include first mortgage payments an	d	\$565.00
If not incl	uded in line 4:				
4a. Real es	state taxes				4a \$0.00

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Clarence First Name
 Cutler Last Name
 Case number (if known)

First Name Middle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$300.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$300.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$340.00
8. Childcare and children's education costs	8.	\$100.00
9. Clothing, laundry, and dry cleaning	9.	\$100.00
10. Personal care products and services	10.	\$100.00
11. Medical and dental expenses	11.	\$0.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$500.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$50.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$33.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$300.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify: Monthly Payments for Children	17c	\$800.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you. Specify:	10	#0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	200	
Edu: Maintonarioo, ropaii, and apricop experiede.	20d	\$0.00

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Debtor 1 Clar			Cutler	Case number (if known)		
First	Name	Middle Name	Last Name			
21. Other. Sp	ecify:				21	\$0.00
00 Coloulate	your monthly expenses					
				\$3,488.00		
	ines 4 through 21.	(D.I. 0) '(\$0.00
	line 22 (monthly expense			\$3,488.00		
22c. Add I	ine 22a and 22b. The resu	22.				
23. Calculate	your monthly net incom	ne.				
23a. Copy	line 12 (your combined n	nonthly income) from S		23a	\$4,093.19	
23b. Copy	your monthly expenses f	rom line 22 above.			23b	\$3,488.00
23c. Subtr	act your monthly expense	es from your monthly in	icome.			\$605.19
The	result is your monthly net	income.			23c	-
			oan within the year or do y nodification to the terms of			

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Fill in this information to identify your case:					
Debtor 1	Clarence		Cutler		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)					

Official Form 106Dec

П	Check if this is a	an
_	amended filing	

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to I	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Clarence Cutler	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 2/10/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this inf	ormation to identify your o	case:					
Debtor 1	Clarence		Cutler				
Debtor 2	First Name	Middle Nar	me Last Nam	е			
(Spouse, if filing)	First Name	Middle Nar	me Last Nam	е	-		
United States	Bankruptcy Court for the:	Northern	District of Illino				
Case numbe	r		(Stat	e)			
(If known)							Check if this is a
Official	Form 107						amended filing
Statem	ent of Financia	al Δffairs fo	r Individuals	Filina fo	r Bankru	ntcv	04/1
	lete and accurate as po						
information	. If more space is need mown). Answer every g	ed, attach a separa					
		•					
Part 1: Giv	ve Details About Your	Marital Status ar	nd Where You Lived	Before			
1. What	is your current marital st	atus?					
	larried						
N 🔁	ot married						
2. During	g the last 3 years, have yo	ou lived anywhere o	ther than where you liv	ve now?			
		-	•				
	es. List all of the places yo	ou lived in the last 3	years. Do not include v	vhere you live	now.		
D	ebtor 1:		Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
			there				there
				Same a	s Debtor 1		Same as Debtor 1
_			Erom				Erom
N	umber Street		From To	Number Str	reet		From To
C	ity State	Zip Code		City	State	Zip Code	
				Same a	s Debtor 1		Same as Debtor 1
			Fue we				F
N	umber Street		From To	Number Str	reet		From To
_							
C	ity State	Zip Code		City	State	Zip Code	
3 Within t	he last 8 years, did you e	wer live with a spec	ise or legal equivalent	in a communi	ty property stat	e or territory?	Community property states
	tories include Arizona, Calif						
✓ No							
Yes	s. Make sure you fill out S	chedule H: Your Co	odebtors (Official Form	106H).			

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Cutler

Debtor 1 Clarence Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$10222.42 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$32147.61 For last calendar year: commissions, commissions, 2017 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions, commissions. (January 1 to December 31, 2016) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2017 For the calendar year before that: (January 1 to December 31, 2016

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Cutler Debtor 1 Clarence __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Clarence			Cı	utler	Case number	(if known)
	First Name		Middle Name	La:	st Name		
nsi corp age	ders include your porations of whic	relatives; and the relatives; are relatives; and the relatives; and the relatives; are relatives; and the relatives; and the relatives; are relatives; and the relatives; and the relatives; and the relatives; and the relatives; are relatives; and the relatives; are relatives; and the relatives; are relatives; are relatives; are relatives; and the relatives; are relatives; a	any general partners an officer, director, ness you operate as	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to	an insider.	Dates of	Total amount	Amountwou	December this navement
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne at benefited an ins	·	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Clarence Cutler Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Wages Garnished - Child Support 07/2017 \$90 ILLINOIS DCFS Creditor's Name Explain what happened 509 S 6th St Number Street Property was repossessed. Property was foreclosed. Illinois 62701 Springfield Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed.

City

State

Zip Code

Property was garnished.

Property was attached, seized, or levied.

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Debt	tor 1 Clarence	Cutler	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you No		pank or financial institution, set off any am	ounts from your
	Yes. Fill in the details.			
	Tes. Fill lift the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another officia		possession of an assignee for the benefit o	f creditors, a court-
	✓ No			
	☐ Yes			
	<u> </u>			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	I you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No			
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift	·		
	Number Street			
	City State Zip Code	•		
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code	•		
	Person's relationship to you			

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Debto		Clarence		Cutler	Case number (if known)	
		First Name Middle	Name	Last Name			
14.	Wit	hin 2 years before you filed for bank	ruptcy, did yo	u give any gifts or contri	butions with a total value of	more than \$600	to any charity?
		No					
	旦						
		Yes. Fill in the details for each gift of	r contribution.				
		Gifts or contributions to charities		Describe what you con	tributed	Date you	Value
		that total more than \$600				contributed	
		OL 11 L					
		Charity's Name					
		-					
		Number Street					
		City State Zip	Code				
Part (6:	List Certain Losses					
15.	Witl	hin 1 year before you filed for bankri	uptcy or since	you filed for bankruptcy	, did you lose anything beca	use of theft, fire,	other disaster, or
	gan	nbling?					
		No					
	⊻						
		Yes. Fill in the details.					
		Describe the property you lost and		Describe any insurance	e coverage for the loss	Date of your	Value of property
		how the loss occurred		Include the amount that		loss	lost
				pending insurance claim	s on line 33 of <i>Schedule</i>		
				A/B: Property.			
Part '	7:	List Certain Payments or Trans	fers				
		nin 1 year before you filed for bankro			n your behalf pay or transfer	any property to a	anyone you consulted
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition	a bankruptcy	petition?			anyone you consulted
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition	a bankruptcy	petition?			anyone you consulted
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition	a bankruptcy	petition? redit counseling agencies for the second period and value of the second period and value of the second period and value of the second period perio	or services required in your bar	nkruptcy. Date payment	anyone you consulted Amount of
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition	a bankruptcy	petition? redit counseling agencies for	or services required in your bar	Date payment or transfer	
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition	a bankruptcy	petition? redit counseling agencies for the second period and value of the second period and value of the second period and value of the second period perio	or services required in your bar	nkruptcy. Date payment	Amount of
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm	a bankruptcy	petition? redit counseling agencies for the second period and value of the second period and value of the second period and value of the second period perio	or services required in your bar	Date payment or transfer	Amount of
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	a bankruptcy	petition? redit counseling agencies for the period of the	or services required in your bar	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	a bankruptcy	petition? redit counseling agencies for the period of the	or services required in your bar	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	a bankruptcy	petition? redit counseling agencies for the period of the	or services required in your bar	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	a bankruptcy	petition? redit counseling agencies for the period of the	or services required in your bar	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	a bankruptcy preparers, or cr	petition? redit counseling agencies for the period of the	or services required in your bar	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 66	a bankruptcy preparers, or cr	petition? redit counseling agencies for the period of the	or services required in your bar	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 66	a bankruptcy preparers, or cr	petition? redit counseling agencies for the period of the	or services required in your bar	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip	a bankruptcy preparers, or cr	petition? redit counseling agencies for the period of the	or services required in your bar	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 66	a bankruptcy preparers, or cr	petition? redit counseling agencies for the period of the	or services required in your bar	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address	a bankruptcy preparers, or cr	petition? redit counseling agencies for the period of the	or services required in your bar	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip	a bankruptcy preparers, or cr	petition? redit counseling agencies for the period of the	or services required in your bar	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No	a bankruptcy preparers, or cr	petition? redit counseling agencies for the period of the	or services required in your bar	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address	a bankruptcy preparers, or cr	petition? redit counseling agencies for the period of the	or services required in your bar	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid	a bankruptcy preparers, or cr	petition? redit counseling agencies for the period of the	or services required in your bar	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No	a bankruptcy preparers, or cr	petition? redit counseling agencies for the period of the	or services required in your bar	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid	a bankruptcy preparers, or cr	petition? redit counseling agencies for the period of the	or services required in your bar	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid Number Street	a bankruptcy preparers, or or 0643 0 Code	petition? redit counseling agencies for the period of the	or services required in your bar	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid Number Street	a bankruptcy preparers, or cr	petition? redit counseling agencies for the period of the	or services required in your bar	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid Number Street City State Zip	a bankruptcy preparers, or or 0643 0 Code	petition? redit counseling agencies for the period of the	or services required in your bar	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid Number Street	a bankruptcy preparers, or or 0643 0 Code	petition? redit counseling agencies for the period of the	or services required in your bar	Date payment or transfer was made	Amount of payment

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Debto		Clarence		Cutler Ca	se number <i>(if known)</i>		
	F	irst Name	Middle Name	Last Name			
	nelp Do no	in 1 year before you filed you deal with your cred ot include any payment on No	itors or to make payme		llf pay or transfer	any property to a	nyone who promised to
	·	Yes. Fill in the details.					
•				Description and value of any prop transferred	erty	Date payment or transfer was made	Amount of payment
	ī	Person Who Was Paid					
	Ī	Number Street					
	-						
	(City State	Zip Code				
	and to	ransfers that you have alre		curity (such as the granting of a security ent. Description and value of property transferred	Describe any		Date paid transfer was
	_				in exchange		made
	ı	Person Who Received Tra	nsfer				
	Ī	Number Street					
		City State Person's relationship to yo	Zip Code ou				
	ī	Person Who Received Tra	nsfer				
	Ī	Number Street					
		City State Person's relationship to yo	Zip Code ou				
	Thes	in 10 years before you fificiary? se are often called asset-pr No Yes. Fill in the details.		you transfer any property to a self-se	ttled trust or sim	ilar device of whic	ch you are a
		. ss. i m m a lo dottalo.		Description and value of the pro	perty transferred		Date transfer was made
		Name of trust					

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Debtor 1 Clarence Cutler Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number

City

State

State

Zip Code

City

Zip Code

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Cutler Debtor 1 Clarence Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Clarence			С	utler	Cas	se number <i>(i</i>	f known)		
		First Name		Middle Name	La	ast Name					
26.	Hav	e you been a part	y in any judio	cial or administr	ative proce	eding under	any environme	ntal law? In	ıclude settleı	ments and ord	lers.
	Ħ	Yes. Fill in the det	tails.								
	ш		idilo.		O			Natura	-646		Otatus of the
					Court or ag	jency		Nature	of the case		Status of the case
		Case title									Gudo
											Pending
					Court Name)					
					NumberStre						On appeal
		Case number			Number Sue	ю.					Concluded
					City	State	Zip Code				LI conduced
		_			Oity	Otato	2.0 0000				
Part	t 11:	Give Details Al	bout Your E	Business or Co	nnection	s to Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	l you own a	business or	have any of the	following o	onnections t	to any busines	ss?
		-					-	_		-	
		A sole propri	ietor or self-e	employed in a tra	ade, profes	sion, or othe	r activity, either f	full-time or p	oart-time		
		A member of	f a limited lial	bility company (L	LC) or limit	ed liability pa	artnership (LLP)				
		A partner in a	a partnershir)							
			-	anaging executiv	o of a corn	oration					
		An owner of	at least 5% o	of the voting or e	quity secur	ities of a cor	poration				
		No None of the	ahaya annlia	o Co to Dort 10							
	$\mathbf{\underline{\vee}}$	No. None of the a									
	Ш	Yes. Check all the	at apply abo	ve and fill in the	details belo	w for each b	ousiness.				
					Desc	ribe the nati	ure of the busine	ess			number Do not
									include So	cial Security	number or ITIN.
					_				EIN:		
		Business Name									
									B		
		Number Street			N				Dates busi	iness existed	
					Name	e of account	ant or bookkeep	ber			
		City	State	Zip Code					From	To	
					Desc	ribe the nati	ure of the busine	ess			number Do not
									include So	ocial Security	number or ITIN.
					_				EIN:		
		Business Name									
		Number Ctusts			_				Dates bus	iness existed	
		Number Street			Nome	e of account	ant or bookkeer	ner .	Dates busi	iiicəə existed	
						s of account	ant or bookkeep	Jei			
		City	State	Zip Code					From	To	
					Desc	ribe the nati	ure of the busine	ess			number Do not
									include So	cial Security	number or ITIN.
									EIN:		
		Business Name									
		Name to a City			_				Doto - h	 	
		Number Street							Dates busi	iness existed	
					Name	e of account	ant or bookkeep	per			
		City	State	Zip Code					From	To	

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Deb	tor 1	Clarence			Cutler	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years before ditors, or other par No Yes. Fill in the det	rties.	bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Ш	163.11111111111111111111111111111111111	alis Delow.			
					Date issued	
		Name			MM/DD/YYYY	
		Harro				
		Number Street			=	
		City	State	Zip Code	-	
Part	12.	Sign Below				
		kruptcy case can	result in fin	es up to \$250,000, o		ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			Clarence Cut ure of Debtor			Signature of Debtor 2
		o.g.rate				Date
		Date 2	2/10/2018			Dute
ı	Did vo	ou attach addition	al pages to	Your Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
	_ `					
Ļ	▝	lo va				
L	<u></u> Ч	'es				
ı	Did yo	ou pay or agree to	pay someo	ne who is not an att	orney to help you fill out b	ankruptcy forms?
ſ	7 N	lo				
		es. Name of person	1			Attach the Bankruptcy Petition Preparer's Notice,
l I	_	•				Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Nort	thern District of II	linois	
In re	Clarence Cutler			Case No.	
_	Debtor				(If known)
				Chapter	Chapter 13
DI	SCLOSURE OF	COMPE	NSATION O	F ATTORNEY	FOR DEBTOR
comper	nsation paid to me within one	year before the	e filing of the petition	in bankruptcy, or agree	abovenamed debtor(s) and that ed to be paid to me, for services the bankruptcy case is as follows:
For lega	al services, I have agreed to ac	ccept			\$4,000.00
Prior to	the filing of this statement I h	nave received			\$300.00
Balance	e Due				\$3,700.00
2. The sou	urce of the compensation paid	d to me was:			
	✓ Debtor		Other (specify)		
3. The sou	urce of the compensation paid	d to me is:			
	Debtor		Other (specify)		
	ave not agreed to share the ab mbers and associates of my la		compensation with a	ny other person unless	they are
└ me	ave agreed to share the above mbers or associates of my lav people sharing in the compe	v firm. A copy o	of the agreement, toge		
5. In return	n for the above-disclosed fee,	, I have agreed	to render legal service	e for all aspects of the b	pankruptcy case, including:
	Analysis of the debtor's finan bankruptcy;	cial situation, a	and rendering advice	to the debtor in determi	ining whether to file a petition in
b.	Preparation and filing of any	petition, sched	ules, statements of at	fairs and plan which ma	ay be required;
C.	Representation of the debtor	at the meeting	of creditors and conf	irmation hearing, and a	ny adjourned hearings thereof;
d.	Representation of the debtor	in adversary pr	oceedings and other	contested bankruptcy r	matters;
6. By agre	ement with the debtor(s), the	above-disclose	ed fee does not includ	de the following service:	s:
			CERTIFICATION		
	nat the foregoing is a complet nis bankruptcy proceedings.	e statement of	any agreement or arr	angement for payment t	to me for representation of the
	2/10/2018			/s/ Hilary L Jabs	
	Date			Signature of Attorney	
				Semrad Law Firm	
				Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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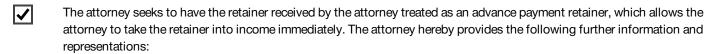
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$362.00
- 3. Before signing this agreement, the attorney has received, \$300.00 toward the flat fee, leaving a balance due of \$3,700.00; and \$52.00 for expenses, leaving a balance due of \$4,062.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/10/2018	
Signed:		
/s/ Clare	nce Cutler	
		/s/ Hilary L Jabs
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re: Cutler, Clarence Debtor(s)		Case No	
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	TRIX
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	rue and correct to the best of their
Date:	2/10/2018	/s/ Cutler, Claren Cutler, Clarence Signature of Del	

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CNAC GLENDALE HEIGHTS 800 E NORTH AVE GLENDALE HEIGHTS, IL, 60139

LOCKHART, MORRIS & MONT 1401 N CENTRAL EXPY STE RICHARDSON, TX, 75080

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

AFNI, INC. PO Box 3517 Bloomington, IL, 61702

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

WEBBANK/FINGERHUT 7075 Flying Cloud Dr Eden Prairie, MN, 55344

PAYLIANCE 3 EASTON OVAL 2ND FLOOR COLUMBUS, OH, 43219

IRS Irs Mail Stop 4100 P-3 Kansas City, MO, 64999

ILLINOIS DCFS 509 S 6th St Springfield, IL, 62701

People's Gas 200 E Randolph St Chicago, IL, 60601

ComEd 1919 Swift Drive Oak Brook, IL, 60523

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Americash 1726 W Jefferson St Joliet, IL, 60435

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to \$1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$362.00
- 3. Before signing this agreement, the attorney has received, \$300.00 toward the flat fee, leaving a balance due of \$3,700.00; and \$52.00 for expenses, leaving a balance due of \$4,062.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/10/2018		
Signed:			
/s/ Clar	ence Cutler		
\mathcal{L}	Culter	/s/ Hilary L Jabs	
Debtor(s	s)	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

Case 18-		報告的: 10 mm 1 mm	ered 02/10/18 1 e 68 of 72	and the second s
Debtor 1 Clarence		Cutler	Casa number (()	
First Name Part 6: Answer These (Middle Name Questions for Reporting Pur	Last Name	Case number (if kn	own)
^{16.} What kind of debts d you have?	16a. Are your debts prin "incurred by an indi No. Go to line 1 Yes. Go to line 1 16b. Are your debts prin	narily consumer debts vidual primarily for a per 6b. 77. narily business debts? is or investment or throuse. 7.	sonal, family, or hous <i>Business debts</i> are de ugh the operation of t	ebts that you incurred to obtain he business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid tha funds will be available for distribution to unsecured creditors?	□ No.		hat after any exempt pr to distribute to unsecu	operty is excluded and administrative red creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	☐ 1,000-5,0 ☐ 5,001-10 ☐ 10,001-2	,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,0 \$50,000,0	01-\$10 million 001-\$50 million 001-\$100 million ,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
^{20.} How much do you estimate your liabilities to be?		\$10,000,0 \$50,000,0	01-\$10 million 001-\$50 million 001-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion
Part 7: Sign Below				More than \$50 billion
	If I have chosen to file under of title 11, United States Coounder Chapter 7.	Chapter 7, I am aware to de. I understand the relie	hat I may proceed, if eac ef available under eac	he information provided is true and Bigible, under Chapter 7, 11,12, or 13 h chapter, and I choose to proceed
i	I request relief in accordance I understand making a false s connection with a bankrupto both. 18 U.S.C. §§ 152, 1341	with the chapter of title statement, concealing programs of the case can result in fines 1, 1519, and 3571.	ce required by 11 U.S 11, United States Co	no is not an attorney to help me fill 6.C. § 342(b). ode, specified in this petition. money or property by fraud in mprisonment for up to 20 years, or
	Signature of Debtor 1 Executed on 2/10/201 MM / [8 DD / YYYY	Signature of Di	

Fill in this information to identi	fy your case:	
	- 3	
Debtor 1 Clarence First Name	Cutler Middle Name Last Name	
Debtor 2 Spouse, if filing) First Name		
Inited States Bankruptcy Court	Middle Name Last Name	
	for the: Northern District of Illinois (State)	
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official Form 10	ASDoo	Check if this is an
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		amended filing
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Debtor 1 Clarence First Name	Middle Name	Cutler Last Name	Case number (if known)	
28. Within 2 years before you creditors, or other parties	filed for bankruptcy, ਦੀੜ s.	you give a financial staten	nent to anyone about your business? Include al	I financial institutions,
✓ No✓ Yes. Fill in the details	below.			
	·	Date issued		
Name		MM/DD/YYYY	·	
Number Street				
City Si	tate Zip Code	···		
Part 12: Sign Below	ate Zip Code			
I have read the answers on true and correct, I understa a bankruptcy case can resu	this <i>Statement of Financi</i> nd that making a false sta It in fines up to \$250,000,	al Affairs and any attachm atement, concealing prope or imprisonment for up to	ents, and I declare under penalty of perjury th rty, or obtaining money or property by fraud in 20 years, or both. 18 U.S.C. §§ 152, 1341, 151	at the answers are connection with 9, and 3571.
★/s/ Clare	nce Cutler	Iter	×	
Signature of	Debtor 1		Signature of Debtor 2	
Date 2/10/2	2018		Date	
Did you attach additional pa	ges to Your Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)	,
✓ No				•
Yes				
Did you pay or agree to pay s	someone who is not an at	torney to help you fill out t	eankruptcy forms?	
✓ No				
Yes. Name of person	i minin mininter ngayan kalabangangan dan galawa dan damangan kalabangan dan kalabangan dan dan kalabangan kal	Standy - Minday May 2-14 (2)	Attach the Bankruptcy Petition Preparer's I Declaration, and Signature (Official Form 1	V <i>otice,</i> 19).

Document Page 71 of 72 Debtor 1 Clarence Cutler Case number (if known) Middle Name Last Name 16. Calculate the median family income that applies to you. Follow these steps: 16a. Fill in the state in which you live. Illinois 16b. Fill in the number of people in your household. 16c. Fill in the median family income for your state and size of \$51,317.00 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 17. How do the lines compare? 17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2). Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above. Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4) Copy your total average monthly income from line 11. \$5,027.57 Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13. 19a. If the marital adjustment does not apply, fill in 0 on line 19a. -\$0.00 19b. Subtract line 19a from line 18. \$5,027.57 20. Calculate your current monthly income for the year. Follow these steps: 20a. Copy line 19b. \$5,027.57 Multiply by 12 (the number of months in a year). x 12 20b. The result is your current monthly income for the year for this part of the form. \$60,330.84 20c. Copy the median family income for your state and size of household from line 16c. \$51,317.00 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. Part 4: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. /s/ Clarence Cutler Signature of Debtor 1 Signature of Debtor 2 Date 2/10/2018 Date MM/DD/YYYY MM/DD/YYYY If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Cutler, Clarence	
	Debtor(s)	Case No
		Chapter. Chapter13
	VERIFIC	ATION OF CREDITOR MATRIX
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is true and correct to the best of their
Date:	2/10/2018	/s/ Cutler, Clarence Cutler, Clarence Signature of Debtor